

### **Remarks**

The present amendment is filed in response to the non-final Office Action mailed on April 14<sup>th</sup>, 2004.

It should be mentioned at the outset that the present application is related to the parallel approval of electronic documents, that is, the approval of a given electronic document by different users independently of each other at the same time or within a given period of time. It provides a simple and elegant manner for obtaining approval information from different users on a single document, while still making sure that it is indeed the same information that all users have reviewed and approved and that the integrity of this document has not been compromised.

In paragraph 3 of the Office Action, the Examiner agrees that U.S. Patent No. 5,673,320 to Ray et al. (hereinafter "Ray") does not teach the parallel approval of an electronic document, but points out that parallel approval of a document is only included in the preamble of the present application but not reflected in the body of the claims.

The Applicant traverses this contention of the Examiner, but has nonetheless modified independent claims 1, 13, 21, 33 and 40, to better reflect this aspect of the invention.

Referring to claim 1, the Examiner's attention is brought to steps (b) and (c), which respectively provide for making the electronic document available to each user of a plurality of users and having each of these users parallelly approve this electronic document. It is clear from the wording of these steps that the invention entails providing different persons with a same electronic document, and having each of these persons approve this same document in a secure manner. It will be shown below that not only is this aspect of the invention not suggested by the cited reference of Ray, but that it is furthermore in complete contradiction with Ray's objective and teachings.

In his reasons, the Examiner has read the limitation “making the electronic document available to each user” on units 54 and 56 of Figure 4 of Ray, which shows that the document is issued to a user and presented.

Ray’s invention is particularly directed to the validation of personal checks, which are printed documents, issued to a user which is the person wishing to make use of this check to pay for goods. This printed check includes information that can be converted to a storable digital image which the Examiner has equated to the electronic document of the present application. It is not in effect this electronic document which is issued to the user, but a printed document which is later converted thereto, making Ray’s teachings different from step (b) of claim 1 of the present invention. Even allowing for this however, it cannot be possibly said that the electronic document of Ray is made available to each user or a plurality of users. In the context of Ray’s invention, each check is unique, as for example reflected by identification data 18 which may be the check’s sequence number. A same document of Ray cannot therefore be made available to more than one user, since it would negate its purpose. Furthermore, the provision of having a same document approved by each user or a plurality of users, is completely contradictory to Ray’s purpose. First of all, Ray does not have users approve personal checks, but teaches of electronic means to validate the authenticity of a given check. Secondly, by design, a personal check can be used only once and so Ray would not even contemplate the idea of providing for multiple validation of a single check by different users. The provision of having each user or a plurality of users parallelly approve an electronic document teaches away from Ray. Put simply, Ray’s concern is to validate the uniqueness of a document, whereas the present application inherently multiplies an electronic document to have it approved independently and parallelly by different persons.

In view of the above, it is believed that the present claims are patentably distinct from the teachings of Ray. Applicant respectfully requests that the Examiner reconsider this application with a view towards allowance.

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Respectfully submitted,



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